

UNITED STATES DISTRICT COURT  
DISTRICT OF MASSACHUSETTS

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UNITED STATES OF AMERICA	)	Criminal No. 25-30038
	)	
v.	)	Violation:
	)	
BRIAN SOCHA,	)	<u>Count One:</u> Bank Fraud
	)	(18 U.S.C. § 1344)
	)	
Defendant	)	<u>Forfeiture Allegation:</u>
	)	(18 U.S.C. § 982(a)(2)(A))
	)	

INFORMATION

At all times relevant to this Information:

General Allegations

1. Defendant BRIAN SOCHA (“SOCHA”) lived in Brookfield, Massachusetts.
2. SOCHA worked as loan officer at MassMutual Federal Credit Union (“MassMutual”).
3. MassMutual was a financial institution within the meaning of Title 18, United States Code, Section 20.
4. MassMutual was federally insured by the National Credit Union Share Insurance Fund.

The Scheme to Defraud MassMutual

5. Between February 2018 and November 2023, SOCHA engaged in a scheme to defraud his employer, MassMutual, by raising the credit limit and lowering the interest rate on a MassMutual home equity line of credit (the “HELOC”) on the home SOCHA owned with his wife.

6. SOCHA perpetrated the scheme by using co-workers' computers to access the HELOC on MassMutual's internal computer system while his co-workers were away from their computers. SOCHA would then adjust the HELOC limit up and/or adjust the interest rate down, giving him access to more money at a lower interest rate. The computer system would reflect that the co-worker had made the change.

7. On or about February 27, 2018, SOCHA increased the HELOC credit limit from \$135,500, the amount of the original loan, to \$150,000.

8. On or about November 16, 2018, SOCHA increased the HELOC credit limit from \$150,000 to \$175,000.

9. On or about March 22, 2019, SOCHA adjusted the HELOC interest rate from 5.25% to 1.99% and adjusted the HELOC credit limit from \$175,000 to \$95,000.

10. On or about April 3, 2019, SOCHA increased the HELOC credit limit from \$95,000 to \$195,000.

11. On or about October 28, 2019, SOCHA increased the HELOC credit limit from \$195,000 to \$225,000.

12. On or about March 17, 2020, SOCHA increased the HELOC credit limit from \$225,000 to \$240,000.

13. In or about August 2020, SOCHA increased the HELOC credit limit from \$240,000 to \$295,000.

14. On or about May 24, 2021, SOCHA increased the HELOC credit limit from \$295,000 to \$375,000 and adjusted the interest rate, which had been adjusted to 3.00%, to 1.99%.

15. On or about September 15, 2021, SOCHA increased the HELOC credit limit from \$375,000 to \$400,000.

16. On or about February 23, 2022, SOCHA increased the HELOC credit limit from \$400,000 to \$450,000.

17. On or about March 16, 2022, SOCHA adjusted the interest rate, which had been adjusted to 3.00%, to 1.99%.

18. On or about June 9, 2022, SOCHA increased the HELOC credit limit from \$450,000 to \$475,000.

19. On or about July 28, 2022, SOCHA increased the HELOC credit limit from \$475,000 to \$497,500.

20. On or about August 22, 2022, SOCHA increased the HELOC credit limit from \$497,500 to \$525,000.

21. On or about September 21, 2022, SOCHA increased the HELOC credit limit from \$525,000 to \$575,000.

22. On or about December 30, 2022, SOCHA increased the HELOC credit limit from \$575,000 to \$650,000.

23. On or about March 10, 2023, SOCHA increased the HELOC credit limit from \$650,000 to \$690,000, and adjusted the interest rate, which had been adjusted to 7.25%, to 1.99%.

24. On or about April 24, 2023, SOCHA increased the HELOC credit limit from \$690,000 to \$750,000.

25. On or about June 14, 2023, SOCHA increased the HELOC credit limit from \$750,000 to \$795,000.

26. On or about June 27, 2023, SOCHA increased the HELOC credit limit from \$795,000 to \$850,000.

27. On or about August 31, 2023, SOCHA increased the HELOC credit limit from \$850,000 to \$950,000.

28. On or about November 6, 2023, SOCHA increased the HELOC credit limit from \$950,000 to \$995,000.

29. From in or about February 2018 to in or about November 2023, SOCHA increased the credit limit on the HELOC, without authorization, from \$135,500 to \$995,000. The current balance owed on the HELOC is \$976,221.75.

COUNT ONE  
Bank Fraud  
(18 U.S.C. § 1344)

The United States Attorney alleges:

30. The United States Attorney re-alleges and incorporates by reference paragraphs 1-29 of this Information.

31. From in or about February 2018 through in or about November 2023, in the District of Massachusetts, the defendant,

BRIAN SOCHA,

knowingly executed, and attempt to execute, a scheme and artifice to defraud a financial institution, that is, MassMutual, and to obtain moneys, funds, credits, assets, securities and other property owned by and under the custody and control of MassMutual, by means of materially false and fraudulent pretenses, representations, and promises.

All in violation of Title 18, United States Code, Section 1344.

FORFEITURE ALLEGATION  
(18 U.S.C. § 982(a)(2)(A))

The United States Attorney further alleges:

32. Upon conviction of the offense in violation of Title 18, United States Code, Section 1344, set forth in Count One, the defendant,

BRIAN SOCHA,

shall forfeit to the United States, pursuant to Title 18, United States Code, Section 982(a)(2)(A), any property constituting, or derived from, proceeds the person obtained directly or indirectly, as the result of such offense. The property to be forfeited includes, but is not limited to, the following:

a. \$902,541.15, to be entered in the form of a forfeiture money judgment.

33. If any of the property described in Paragraph 32, above, as being forfeitable pursuant to Title 18, United States Code, Section 982(a)(2)(A), as a result of any act or omission of the defendant --

- a. cannot be located upon the exercise of due diligence;
- b. has been transferred or sold to, or deposited with, a third party;
- c. has been placed beyond the jurisdiction of the Court;
- d. has been substantially diminished in value; or
- e. has been commingled with other property which cannot be divided without difficulty;

it is the intention of the United States, pursuant to Title 28, United States Code, Section 2461(c), incorporating Title 21, United States Code, Section 853(p), to seek forfeiture of any other property of the defendant up to the value of the property described in Paragraph 32 above.

All pursuant to Title 18, United States Code, Section 982(a)(2).

LEAH B. FOLEY  
UNITED STATES ATTORNEY

By: /s/ Caroline Merck  
CAROLINE MERCK  
ASSISTANT UNITED STATES ATTORNEY  
DISTRICT OF MASSACHUSETTS

Date: June 24, 2025